MAPPS AND DATA ANALYSIS

OVERVIEW

The Mapping and Analysis Pre-Exam Planning Software (MAPPS) is an interactive, automated tool used by DCA's examiners during Pre-Examination Planning (PEP). MAPPS integrates cartographic and loan data to assist in the analysis of a financial institution's compliance with fair lending, CRA and other consumer protection laws. There are three interlocked components of MAPPS:

The CRA Analyzer, which is the user interface

Tactician mapping software

HMDA, cartographic, census, and flood data

NOTE: The material detailed in this chapter refers to CRA Analyzer, Version 1.0. DCA will be distributing an upgrade, Version 2.0, during the summer of 1997. The next manual revision will address changes in the new software.

IN THIS APPENDIX

TACTICIAN SOFTWARE

Tactician is an interactive mapping and analysis tool that lets you put data, whether they are customers, bank locations, demographics, loans, sales data, territories, or assessment areas, on the map.

CRA ANALYZER

The CRA Analyzer is an interface written specifically for the FDIC that allows examiners to see and use portions of the Tactician software that are most commonly used in the examination process. This interface simplifies Tactician functions so that a new user working with the CRA Analyzer for only a short time can comprehend and efficiently use the product.

The CRA Analyzer incorporates:

Importing HMDA data into an analysis

Importing and mapping loan portfolio data to address level

Drawing radial and polygon shaped assessment areas

Building assessment areas based on existing geography

The CRA Analyzer focuses all of the functionality of Tactician for analysis needs and will assist in performing the examination process accurately and efficiently.

Accessing the CRA Analyzer

Depending upon the computer used, the CRA Analyzer is accessed in one of two ways:

Click on DCA mapping (on a Gateway system)

Double-click the CRA Analyzer icon (in the Tactician program group)

The Tactician Program group has two icons. The CRA Analyzer icon will launch the CRA Analyzer interface and run Tactician in the background. The Tactician standard icon will start the Tactician software.

THE TOOLBAR AND HOW IT FUNCTIONS

When the CRA Analyzer is launched, the CRA Analyzer Toolbar will appear. Nearly every feature of the CRA Analyzer can be performed from this Toolbar. Across the top of the window are pull-down menus from which functions can be performed.

Overview

The default location of the Toolbar is the upper left-hand corner of the window. The Toolbar may be moved at any time, regardless of whether there is a map in the window. To turn the Toolbar off, click on the upper lefthand button. To turn the Toolbar on, select option/view Toolbar from the drop down menu.

THE TOOLBAR AND HOW IT FUNCTIONS (cont'd)

Overview (cont'd)

The CRA Analyzer Toolbar has four sections:

Navigation
Delineation
Flash Reports
Buttons

Navigation

Navigation Buttons on the Toolbar
Use the Navigation section of the Toolbar to navigate around a map or adjust the rectangular area displayed as a map. The user can adjust the displayed area by changing the point on which it is centered or by changing the amount of area shown (scale). There are four buttons that provide shortcuts to making these adjustments. They are on the Toolbar in the top area labeled "NAVIGATION." The four tools work in different ways, thus offering the option to use a preferred method. The four tools are: Zoom Tool Hand Tool Jump Tool Set Height Tool Using the Navigation tools, you can: Zoom in on a specific part of the map Adjust the center of the map image Center the map on a specific location, e.g., a city Set the amount of geography displayed on the map
Zoom Tool
This allows the user to "zoom-in" on an area of the current screen. Unlike zoom features in some software, this zoom tool does not "zoom-out" again. The zoom tool, and a mouse, may be used to define a smaller rectangle on the screen that will become the new map area. To zoom-in on a map, follow the steps below.
1. Click on the Zoom Tool button.

THE TOOLBAR AND HOW IT FUNCTIONS (cont'd)

Navigation (cont'd)

2. Position mouse at the upper left corner of the portion of the screen that will become the new map area.

3. Click and hold the mouse button while moving the mouse diagonally to the lower right corner of the rectangle (mapped area) to be enlarged.

4. Release the mouse button. The display area will change to show a blown-up image of the rectangle just defined.

Hand Tool

This tool is used to adjust the center of the map image. It can be used to grab the new center wanted on the screen and drag it to the center of the screen image. Think of the map image as the surface of the globe, then use this tool as if you are reaching out a finger, touching the globe, and pulling it into a new position to re-center the view.

The tool works best while displaying cross-hairs in the center of the map. The cross-hairs feature may be toggled on and off by pressing the "X" key on the keyboard. To use the Hand Tool, follow the steps below.

1. Make certain that the cross-hairs feature is turned on (if not, toggle it on by pressing the "X" key).

2. Click on the Hand Tool button.

3. Using the mouse, place the cursor on the area of the screen which you have designated to be the center of the revised picture.

4. Hold down the left mouse button, while moving the cursor to the center of the screen (Drag and Drop).

5. Release the mouse button and the map image will be redrawn. The point designated in step 3 will be the new center of the screen.

Jump Tool

The Jump Tool is used to center the map on a specific location, e.g., a city. To use the Jump Tool, follow the steps below.

THE TOOLBAR AND HOW IT FUNCTIONS (cont'd)

Navigation (cont'd)

1. Click on the Jump Tool button to bring up the Set Location dialog box. The Set Location dialog box is used to enter a specific location, which will then display as the center of the revised map.

2. The most common method to use for setting location is Place Name. Click on "Place Name" in the Location method input area.

3. To select a State, click on the down arrow by the state field and click on the desired State.

4. Enter the name of the city. Click once in the name field and type the name of the city to be displayed. If more than one city is displayed, click on the correct city to select it. Click on the Set button.

5. The screen will display a message requiring the user to set the height of the map. This is the distance, in miles, from the top of the map screen to the bottom. Accept 50 or change, then click on OK.

Set Height Tool

The Set Height tool is used to adjust scale. The height number listed on the tool is the distance from the top of the map screen to the bottom of the map screen, expressed in miles.

This tool does not change the center point of the map display, but it can be used to get a closer view (zoom-out) of the area displayed.

1. Use the Set Height tool to adjust the number of square miles shown by the map.

   Double the height of the map display

   Click on the small button which has a triangle pointed up to increase the number of square miles shown by the map (zoom-out).

   Cut the height of the map display by half

   Click on the small button which has a triangle pointed down to decrease the number of square miles shown by the map (zoom-in).

THE TOOLBAR AND HOW IT FUNCTIONS (cont'd)

Navigation (cont'd)

Change to a specific height in miles

Left click on the area where the current height number is displayed to bring up the Set Height dialog box. Type the desired map height in miles and press <Enter>.

Delineation, Flash Reports, and Buttons

Three other sections of the Toolbar are used for the following purposes:

Delineation – use this section of the Toolbar when creating or building assessment areas

Flash Reports – use this section of the Toolbar to create demographic reports, market share reports, and variable reports for a specific geographic area such as Census Tract, Block Numbering Areas, (BNAs) or Block Groups

Buttons – use this section of the Toolbar to add HMDA or demographic variables to an analysis, perform calculations using existing variables, or change the colors, symbols, or data classifications of a map

BLOCK GROUP ANALYSIS

Although an analysis at the block group level is available using the Mapping Software, examiners should realize that the current CRA Regulations specifically state census tracts and block numbering areas (as opposed to block groups) as the geographic divisions upon which the CRA performance will be evaluated.

However, using block group analysis may be helpful in certain instances, such as for consumer complaints, investigations or examinations of rural financial institutions where BNAs cover large geographic areas. Keep in mind that block groups may be helpful when mapping, but an examiner should not criticize banks for not lending in specific block groups.

CATEGORIES OF CDs

There are generally three categories of CDs that will be used during mapping procedures:

CRA Analyzer Core Data and Cartography CD – necessary for the program to properly operate

GDT Matchmakers CDs – used for address matching

HMDA LAR CDs – contain HMDA data for individual financial institutions and selected HMDA aggregate data elements

ASSESSMENT AREAS

An assessment area is critical to any analysis of CRA performance. Typically, this will be the CRA Assessment Area as defined by the institution. To add "colors" and meaning to the map, an assessment area must be defined. Using the software, assessment areas can be defined based on MCD/CCDs, Counties, MSAs, Census Tracts, or Zip Codes.

Remember that the data is always built at the census tract or block numbering levels. However, an assessment area may not be built from a combination of the aforementioned. As an example, if the institution has designated its assessment area as one entire MSA and one census tract from an adjoining MSA, the entire assessment area must be built from census tracts.

Except for large institutions that are not yet subject to the revised CRA regulations, institutions cannot delineate assessment areas based on zip codes, circles, or polygons. Further, CRA Analyzer will not split demographic, HMDA, and loan data for partial census tracts or BNAs drawn in a map.

TYPES OF MAPS

Overview

Three types of maps may be drawn using the CRA Analyzer software:

Performance Context Map

Lending Performance Map

HMDA Analysis Map

CRA Performance Context Map

The Performance Context Map is designed to provide background information on the median income level of the bank's assessment area. The following are significant features of the Performance Context Map:

TYPES OF MAPS (cont'd)

CRA Performance Context Map (cont'd)

The map can be completed prior to the start of the examination and is usually the first of the maps constructed

It is constructed without points on the map depicting HMDA loan applications or loan originations; accordingly, the map can be used at any examination and does not require loan or HMDA data

The map illustrates where the institution's facilities are located in relation to median family income characteristics of the community

The map allows examiners to quickly determine if there are low or moderate income census tracts, block numbering areas, or block groups (geographies) in the assessment area

A review of the map may point out certain situations in which little or no lending would be expected (e.g., cemeteries, airports, etc.) or which could impede access to banking facilities

Creating a CRA Performance Context Map
1. Before starting, load the CRA Analyzer Core Data and Cartography CD.
2. Double click on the CRA Analyzer icon to start the program.
3. Begin a new analysis by clicking on the File drop down menu, and then selecting File/New.
4. In the New Document (Map) dialog box: Click on the white box next to "Based on User Defined Map" to select this option Click on either "Census Tract Analysis" or "Block Group Analysis," depending on the circumstances Select the proper year for the analysis Type the analysis name (e.g., Bank Name) Place info, such as current date, in the description box Click OK; the Set Location dialog box displays.

TYPES OF MAPS (cont'd)

CRA Performance Context Map (cont'd)

5. In the Set Location dialog box:

   Click on "Place Name" to use that selection method

   In the Name text box, type the name of the city desired to be the center of the map. If there is more than one city with the name, a list of such cities will pop-up. Click on the city to be selected.

   Click on the Set button; the Set Height dialog box displays

   To change the map scale, click on "50" and type the new scale

   Click OK

   The program is now ready to build the first assessment area.

6. To build the assessment area:

   Click on the Build button (wrench) in the Delineation area of the Toolbar; the Build Assessment Area dialog box displays

   Click on the Tract button to choose an area by census tract data

   Click on the down arrow by the State input area to get a list of States to choose from and click on the State wanted

   Click on the down arrow by the Counties input area to get a list of Counties to choose from and click to select County

   Double click on each tract that was selected to be included in the assessment area

   Click OK; the Edit or Add Delineation Area dialog box displays

   Click in the Name field and type an appropriate name for the assessment area

   Click OK; the map now displays with median income coding.

Adding Additional Assessment Areas

7. To add additional assessment areas, go to the menu at the top of the screen:

   Click Options

   Click Carver

   Click Circle (the circle is often used more than the polygon)

TYPES OF MAPS (cont'd)

CRA Performance Context Map (cont'd)

Click Options

Click Tolerance

Check that the tolerance level is set to 0%

Now click Carve button in the Delineation area of the Toolbar; the Define Circle dialog box displays

Click on the input area and type in radius size

Click OK; the display will return to the map

NOTE: The display has returned to map and cursor is now a pencil

Set the center of your circle area by clicking

Adjust the circular assessment area if necessary

There are two handle areas on the circle for this purpose, at the center and at the edge.

To move the center of the circle:

-- Click on handle at the circle's center

-- Hold down the mouse button while moving the cursor to the desired new location

-- Release mouse button

To change the radius of the circle:

-- Click on handle at the edge of the circle

-- Hold down the mouse button while moving the cursor closer or farther away from the center of the circle

-- Release mouse button

TYPES OF MAPS (cont'd)

CRA Performance Context Map (cont'd)

When the circle radius completely covers the area that you want to delineate:

-- Click the Done button; the Edit or Add Delineation Area dialog box will display

-- Name the new delineation by typing in a new name and click OK

Deleting Assessment Areas

8. If it becomes necessary to delete any assessment areas, use the drop down menus at the top of the screen:

   Click the Map to get the drop down menu

   Click "Edit Delineation Areas;" the Edit or Add Delineation Area dialog box will display

   Click the name of the area to be deleted

   While holding down the mouse button, move the cursor to the Trash Can icon, then release the mouse button

   Click OK when asked if you want to delete

   Click Cancel to return to the map.

Placing Main and Branch Offices on the Map

9. Place Main and Branch offices on the map by performing the following steps:

   Turn on the streets overlay

   In many instances an examiner may want to have streets displayed in order to place the office on the map. To turn on the streets overlay:

   -- Click Design Map button (globe)

   -- Click "Overlays"

   -- Place an X in the box in front of "Streets;" once this is done, offices may be mapped

TYPES OF MAPS (cont'd)

CRA Performance Context Map (cont'd)

To map offices:

-- Click the Jump Tool button; the Set Location dialog box displays

-- Click "Street finder Streets"

-- Type in the street address of the bank's main office without punctuation

-- Click the Set button

-- Several matching addresses may appear; if they do, click on the address that most closely matches the main office address

-- Click the Set button to return to the map

-- Press the letter X to activate the map cross-hairs; the cross-hairs are then centered over the main office

Enlarge the display area around the crosshairs to focus in on the main office

-- Click on mileage number shown on the Set Height tool; the Set-Height dialog box displays

-- Type in "1" mile

-- Click OK

From the pull down menu items at the top of the screen:

-- Click Options

-- Click Carver

-- Click Circle

-- Click Options

-- Click Tolerance

-- Check that the tolerance is set to 0%

The point (Circle) that represents the main office may now be placed on the map:

-- Click on the Carve button on the Toolbar; the Define Circle dialog box displays

-- Type "O" to set the radius as zero miles

TYPES OF MAPS (cont'd)

CRA Performance Context Map (cont'd)

-- Click OK and the map screen should now be displayed

-- Move the pencil cursor to point exactly on the cross-hairs

-- Click Done button; the Edit or Add Delineation Area dialog displays

-- Type "M" (for Main Office) in the category Label Box

-- Name the area "MAIN OFFICE"

-- Click OK

NOTE: Repeat the entire step 9 for each of the Branch offices.

Changing the Look of a Map

10. To change the way the map looks:

Click on the Design Map Area button (the globe icon on the Toolbar); the Design map dialog box displays

Click "Overlays" to bring the Overlays Tab Folder to the front

Scroll through the pages of available overlays; click on the ones to be added to the map

Click "Thematic" to bring the Thematic Tab Folder to the front.

Click the Reset button to be certain that the Thematic setting is MSA Income Index

Click OK to return to the map view.

Setting the Scale and Printing the Map

11. To set the scale and print the map, perform the following steps:

Click on the Set Height tool to adjust the scale of the map

Follow the steps on the Set Height tool to adjust to a scale that is suitable

Print the map as follows. From the pull down menu at the top of the screen:

Click File

Click on "Printer Setup"

TYPES OF MAPS (cont'd)

CRA Performance Context Map (cont'd)

Check that the settings are correct for the printer used. Once they are correct, click on OK.

Click File

Click on "Print Map;" the Print map dialog box displays

Type in Map Title and Map Subtitle to be displayed on the printed map

Click OK.

CRA Lending Performance Map

This map demonstrates the geographic distribution of the institution's lending in relation to the median family income levels of the assessment area.

The success of this map depends largely on the quality, completeness, and integrity of the underlying loan portfolio data. In many rural areas, customers use post office boxes or rural routes as addresses. Unfortunately, the mapping software does not recognize these addresses. Prior to building this map, the examiner-in-charge must determine which types of loan products will be mapped and for which time period the assessment will be based. It is not advisable to simply load all loan files, regardless of type or date, into the mapping software. If this is done, the output could reflect illogical combinations of, for instance, home mortgage, consumer, farm, home equity, and unsecured credit on one map. Further, if a time period is not specified and used when constructing the underlying data file, loan points could reflect 20-year-old mortgage loans which would clearly not be relevant during a current CRA Examination. The examiner may wish to categorize loan types by their representation within the total loan portfolio (i.e., map major product lines or loan types).

The quick steps for completing this map are detailed below.

CRA Lending Performance Map	
1.	Before starting, load the CRA Analyzer Core Data and Cartography CD.
2.	Double click on the CRA Analyzer icon to start the program.
3.	Begin a new analysis by clicking on the File drop down menu and then selecting File/New.

TYPES OF MAPS (cont'd)

CRA Lending Performance Map (cont'd)

4. In the New Analysis (Map) dialog box:

   Click on the white box by "Based on Loan Portfolio"

   Click on either "Census Tract Analysis" or "Block Group Analysis," depending on the circumstances

   Select the proper year for the analysis

   Type in an analysis name (e.g., Bank Name)

   Place info such as current date in the description box

   Click OK

   Unless the assessment has a certificate number entry left over from previous work, a "No Reporter Found" message displays.

5. Click OK; the Report Query dialog box displays.

6. Click OK; the Enter Source Data File Name dialog box displays.

7. In the Enter Source Data File Name dialog box:

   Click the Drive pull down arrow and select the drive where loan files are located

   Click the name of the file where loan files are located and press <ENTER>

   Click OK; the Address Match and Geocode dialog box displays.

8. In the Address Match and Geocode dialog box:

   Click the Has Header box; Available Column headings are listed

   Drag the Available Columns into the Target Columns (all Target Columns shaded in red are required)

   If another variable is needed, click Add; the User Defined Variable box displays

   Type the name of variable and click OK

TYPES OF MAPS (cont'd)

CRA Lending Performance Map (cont'd)

At the bottom of the box, click on Address under File Type & POINTS on the map - under "Map Points As"

Check the Save File Containing Tracts Assigned box

Click OK; a message will display instructing you to place the Address Matching CD in drive F

Insert the correct CD and click OK.

9. To complete the Assessment Area, perform **STEP 6** of the ***CRA Performance Context Map***.

10. To add the branch office locations to the map, perform **STEP 9** on the ***CRA Performance Context Map***.

11. To change the way the map looks, perform **STEP 10** of the ***CRA Performance Context Map***.

12. To set the scale and print the map perform **STEP 11** of the ***CRA Performance Context Map.***

13. To generate and print some of the variable reports, follow the instructions in the section labeled ***Creating Custom Reports.***

14. To modify the map to display minority data:

    Click on the Design Map Area button (the globe icon on the tool bar). The Design Map dialog box displays

    Click "Thematic" to bring the Thematic Tab Folder to the front

    Click on the small arrow button next to the "Variable" input area. This will bring up a list of variables that can be mapped. Click "Hhlds: %Minority" to select that variable.

    Click on the small arrow button next to the "Classification methods" input area. This will bring up a list of available classification methods to choose. Click "User-defined value range."

TYPES OF MAPS (cont'd)

CRA Lending Performance Map (cont'd)

Click on the small arrow button next to the "no. of Classes" input area. Click "4" to set the number of classes to four

Click on the input areas to the right part of the screen; for Class 1, enter "0"; for Class 2, enter "20"; for Class 3, enter "50"; for Class 4, enter "80"; and for Upper, enter "100"

Click "Show." The "Results of Data Classification" dialog box appears

Click "OK" to return to the Thematic folder

Click "OK" in the folder, to return to the map screen

To scale and print this map view, follow **STEP 12**, above.

15. To save your map and exit the software:

Click "File" in top menu bar. A pull down list appears

Click "Save." The map information will be saved to disk

Click "File" in top menu bar

Click Close

CRA HMDA Analysis Map

If HMDA data is available for the bank's assessment area, it is possible to modify the performance context map and add this data.

The quicksteps to complete this map are detailed below.

CRA HMDA Analysis Map	
1.	Before starting, load the CRA Analyzer Core Data and Cartography CD.
2.	Double Click on the CRA Analyzer icon to start the program.
3.	Begin a new analysis by clicking on the File drop down menu and then selecting Open. A dialog box will appear.

TYPES OF MAPS (cont'd)

CRA HMDA Analysis Map (cont'd)

4. Click on the appropriate saved file. An Analysis Information dialog box will appear.

5. Click OK; the map will draw.

6. Click the New Analysis tool (blank page icon). A dialog box will appear requesting to know if the map already contains data. Click "Yes." The New Document (Map) dialog box will appear.

7. In the New Documents (Map) dialog box:

   Click on the white box by "Based on HMDA Data"

   Click on either Data From HMDA CDs or File from Reporter, depending on your circumstances

   Select the proper year for the analysis

   Type in analysis name (e.g., Bank Name)

   Place information such as current date in the description box

   Click "OK"; Reporter Query screen displays

8. Look over the information on the Reporter Query screen. If it is correct, click OK. The software will now require the installation of the proper CDs or Reporter Files. Follow the prompts to give the software access to the available data (CDs or files). Once all data has been accessed, the map will take several minutes to process.

9. To change the way the map looks, perform **STEP 10** of the ***CRA Performance Context Map***.

10. To set the scale and print the map, perform **STEP 11** of the ***CRA Performance Context Map.***

    NOTE: When working with HMDA data, generally use census tract breakdowns instead of block groups. HMDA data is not broken down to the block group level.

11. At this stage, some of the available reports may be generated and printed. Follow the instructions in the section labeled ***Creating Custom Reports.***

TYPES OF MAPS (cont'd)

CRA HMDA Analysis Map (cont'd)

12. To modify the map to display minority data:

    Click on the Design Map Area button (the globe icon on the tool bar). The Design Map dialog box displays

    Click "Thematic" to bring the Thematic Tab Folder to the front

    Click on the small arrow button next to the "Variable" input area. This will bring up a list of variables that can be mapped. Click "Hhlds: %Minority" to select that variable.

    Click on the small arrow button next to the "Classification methods" input area. This will bring up a list of available classification methods to choose. Click "User-defined value range."

    Click on the small arrow button next to the "no. of Classes" input area. Click "4" to set the number of classes to four

    Click on the input areas to the right part of the screen; for Class 1, enter "0"; for Class 2, enter "20"; for Class 3, enter "50"; for Class 4, enter "80"; and for Upper, enter "100"

    Click "Show." The "Results of Data Classification" dialog box appears

    Click "OK" to return to the Thematic folder

    Click "OK" in the folder, to return to the map screen

    To scale and print this map view, follow **STEP 10**, above.

13. To save your map and exit the software:

    Click "File" in top menu bar. A pull down list appears

    Click "Save." The map information will be saved to disk

    Click "File" in top menu bar

    Click Close

Creating Loan Portfolio Reports

CREATING CUSTOM REPORTS

Loan Portfolio Reports

The Loan Portfolio Report can be very valuable in the analysis of the geographic distribution of the loan portfolio in relation to the variables selected for the report. Currently the bank's assessment area cannot be segregated within this report to allow for a closer review of this area. However, this report can be easily exported into Lotus, or other spreadsheet formats, by clicking on the suitcase icon located at the bottom of the screen.

1. From the Report pull-down menu, click on Map/Edit delineation area.

2. Edit or Add Delineation Area dialog box displays. Double click on "Assess."

3. Click MAP Button.

4. Map redraws with the assessment area defined.

5. From the Report pull down menu, click on "Analysis of Loan Portfolio."

6. Analysis of Loan Portfolio Report setup should now be displayed, and three variables may be selected.

   Click on these variables:

   County Income Index
   Median Family Income
   Median Household Income

   Click the arrow under "Outstanding Loan Amount" and click on "ORIG.$."

7. Click Print; report is displayed on the screen.

8. Click RESIZE (button has 3 squares) to resize the report to screen. Click a couple of times until the report is easy to read.

9. Click CLOSE to close the report and click EXIT to leave the Analysis of Loan Portfolio Report setup screen.

Creating Exception Reports

CREATING CUSTOM REPORTS (cont'd)

Exception Reports

Exception Reports are listed by category according to the reasons that these records were not geocoded (e.g., P.O. Boxes and RR).

1. From the Report pull down menu, click on "Exceptions/Geocoding All" to view the report displaying any exceptions identified during the geocoding process.

2. Click here to resize the report on the screen. Click a couple of times until the report is easy to read.

3. Click CLOSE button to remove Exceptions report from the screen.

4. Click on File pull down. The map is removed from the screen.

HMDA Cross Tabs Variables

Creating HMDA Cross Tabs Variables

HMDA Cross Tab variables can only be created for maps based on HMDA data. When creating an HMDA Cross Tab variable, the examiner is:

Querying the HMDA unit record

Summarizing the Cross Tab by census tracts

Adding a new variable value to the data sheet which is mapped

CRA Analyzer allows the sorting of the various codes for more detail. Similar to Lotus sorts, primary and secondary sorts are available. To determine if a loan meets two criteria, create an HMDA Cross Tabs variable following the steps outlined below.

1. Click on Add Var Button; the Add Variable dialog box displays.

2. Click on "Cross Tab;" the screen displays.

3. Under variable 1, click on ALL APPLICATIONS.

4. Under variable 2, click on "Action;" menu displays below.

CREATING CUSTOM REPORTS (cont'd)

HMDA Cross Tabs Variables (cont'd)

5. Click on "1, Loan Originated," and "6, Loan Purchased," by the institution.
6. Click OK.
7. Click on Design Map tool. Design Map dialog box displays.
8. Click on Dot Density Tab.
9. Scroll to the bottom of the variable list.
10. Click "All-loans vs. ORIG Purchases." *This is the variable that was just created.*
11. Click OK; the Map redraws.
Create Another Variable
1. Click on Add Var Button; the Add Variable dialog box displays.
2. Click on "Cross Tab," the screen displays.
3. Under variable 1, click on "Race," various race types will display. Click on the following (you may choose more than one): American Indian or Alaskan Native Asian or Pacific Islander Black Hispanic Other
4. Under variable 2, click on "Action;" menu displays.
5. Click on "3, App." Denied by Financial Institution.
6. Click OK.

CREATING CUSTOM REPORTS (cont'd)

HMDA Cross Tabs Variables (cont'd)

7. Click on Design Map Tool. Design Map dialog box displays.
8. Click on Dot Density Tab.
9. Scroll to the bottom of the variable list.
10. Click on "IND-AD, AS-PACISL, BLACK, HISP."
11. Click on Thematic tab folder.
12. Under Variable pull down, click on "Hhlds%Minority."
13. Under classes type the following:

    Class 1-0
    Class 2-20
    Class 3-50
    Class 4-80
    Class 5-100

14. Click OK. The map redraws with new variables indicated.

CREATING CUSTOM REPORTS (cont'd)

Creating HMDA Reports

Creating HMDA Reports

HMDA Reports are generated from the maps based on HMDA data. These reports give the user information for a specified assessment area. Using the instructions detailed below, create the following reports:

Market Share Performance Report
The Minority Lending Report
HMDA Exception Reports

Market Share Performance Report

CREATING CUSTOM REPORTS (cont'd)

Creating HMDA Reports (cont'd)

1. From the Report pull down menu, click on "Market Share Performance."

2. In the Market Share Performance Report setup dialog box, click ASSESS.

3. Click "Loan Type to Review."

4. Click on PRINT to review report. Click on CLOSE when finished.

The Minority Lending Report

1. From the Reports pull down menu, click on "Minority Lending."

2. The Minority Lending Report Setup dialog box displays. Click ASSESS.

   According to the Analysis Category selected the following would be available:

   Total Applications by Race – since the user has selected all applications, no further selections are necessary to generate this report

   Action by Race – an Analysis Detail section will appear. In this section, choose the Action setting for which the user wants a report generated

   Loan Purpose by Race – an Analysis Detail section will appear. In this section, click the "Loan Purpose" check box for which the user wants a report generated

3. After completing the entries in the Minority Lending Report Setup dialog box, click the Print button to view the report.

4. Click CLOSE to remove the report from the screen.

Other Reports

CREATING CUSTOM REPORTS (cont'd)

Creating HMDA Reports (cont'd)

The following reports can also be generated using the above procedures:

Census Tract Summary
Applicant Income Classes
Market Rank
Analysis of Loan Portfolio
FEMA

HMDA Exception Reports

1. From the Report pull down menu, click on "Exceptions/HMDA" to view the report displaying any exceptions identified during the geocoding process.

2. Click the resize button to resize the report to screen. Click a couple of times until the report is easy to read.

3. Click the Close button to remove the Exceptions Report from the screen.

Flash Reports

Creating Flash Reports

A number of Flash Reports can be generated using the CRA Analyzer. Follow the procedures below for the applicable report.

Comparative Demographic Report

The Comparative Demographic Report allows the user to view demographic information for specific census tracts on the map. This flash report shows the population, median family income, and income index by census tract, Zip Code, Census Designated Place, County and MSA.

To create this report, perform the following procedures.

1. Click on "House-Tool" in the Flash Report area of the tool box. Cursor turns into a lightning bolt.

2. Move cursor to select census tract, zip code, census designated place, county or MSA; the specific report will display.

CREATING CUSTOM REPORTS (cont'd)

Flash Reports (cont'd)

3. Review the report and then click Close button.

4. Click on "Jump-Tool" then the cancel button to change back to the arrow cursor.

Market Share Report – Top Five Banks

The Market Share Report - Top Five Banks allows the user to view a list of the top five HMDA application reporters in a specific census tract.

This report lists the:

Reporter
Agency assigned to the reporter
Number of applications the reporter received
Census tract market share that the reporter holds

The user may include a reporter of choice in this report as a sixth listing.
To create this report perform the following procedures.

1. Click on "$" in the Flash Report area of the toolbox. The cursor turns into a lightning bolt.

2. Move cursor to the specific census tract selected and click. The Market Share Report – Top Five Banks will display.

   To see the market share performance for a reporter that is not listed, type the reporter number in the white text box and press <Enter>. Put the HMDA CD in the drive at the prompt and click OK. In the Reporter Query dialog box that follows, check the information listed to make sure that it pertains to the reporter selected to be added to the report. Click OK.

3. Review the report and then click the Close button.

4. Click on "Jump Tool" and then the cancel button to change back to the arrow cursor.

Variable Values Report

CREATING CUSTOM REPORTS (cont'd)

Flash Reports (cont'd)

This report allows the user to view a list of all the data values associated with the map.

The user will see HMDA data if the area clicked on had:

HMDA data reported for it

Demographic data

Any variables that were brought in using the "Add Variable" function

Any data variables created using the "Formula to Evaluate" or "Cross Tab" functions

To create this report perform the following steps.

1. Click on "V" in the Flash Report area of the toolbox. Cursor turns into a lightning bolt.

2. Move cursor to the desired HMDA area and click. Report displays.

3. Review the report and then click the Close button.

4. Click "Jump Tool" and then the cancel button to change back to the arrow cursor.

   The reporter market share information will now be added to the list.

NOTE: The previous instructions are intended to be used as a guide in the preparation of various tools to be used for CRA and Fair Lending analyses. Examiners should note that these maps and reports are only "tools" and should be used to lend credence to examination findings or to provide "red-flags" which should be further investigated. Examiners should use the Fair Lending examination techniques to evaluate any unexplainable "red-flags" which may be noted.

FDIC LAW, REGULATIONS, & RELATED ACTS

Applicable Rules None

Advisory Opinions None

Statements of Policy None

DCA MEMORANDA

None

FINANCIAL INSTITUTION LETTERS (FIL)

None